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[Associated Press](#)

COCONUT CREEK, Fla. - Brandon Thomas was hit by shrapnel from a rocket-propelled grenade and twice grazed by bullets fired by the Taliban during his final tour with the Army in Afghanistan.

After risking his life, the 27-year-old father and Purple Heart recipient is one of thousands of veterans who now say they are waiting weeks or months for education benefits under a newly fattened GI Bill, leaving many to scrape up money from family or take loans to cover college costs while the Department of Veterans Affairs pledges to speed up payments.

The Post 9/11 GI Bill is the most significant expansion of education benefits since the original GI Bill in 1944. Eligible veterans receive payments for tuition, housing and a book stipend. The VA says more than 50,000 veterans and their relatives have given notice that they're enrolled in college for the fall semester and hoping to be reimbursed under the program, which started making payments in August.

Thomas submitted his paperwork to the VA in July, but he's still waiting for the first check to arrive. When he bought nearly \$1,000 in books this semester, Thomas billed it to a credit card.

"What was the alternative?" said Thomas, who is studying business.

In the military, there is a phrase often repeated among troops: "Hurry up and wait." Hurry up and get to the training field. Hurry up and get to the shooting range. And then, wait for what can seem like an eternity for anything to begin.

Veterans are now finding themselves repeating that phrase as they go to apply for their GI Bill benefits.

"We're a patient group of people," Thomas said. "Patience only goes so long."

According to the VA, 277,403 claims have been filed for benefits under the Post 9/11 GI Bill. Some 205,704 claims have been processed and the rest are pending. The average processing time is 34 days, up from 28 a month before.

"We're continuing to work hard and we're not going to stop until this process is smooth for everybody," Keith Wilson, director of the VA's Education Service division, said in an interview with The Associated Press.

Veterans must complete two steps to receive payment: First, the VA must confirm that they are eligible: 189,597 of these claims have been processed, and another 60,071 are pending.

Second, veterans must obtain a certificate of enrollment, which confirms their college attendance. This is done through their school and the VA. There are some 12,258 certifications still pending.

In all, about 51,000 veterans, their spouses or children - who are also eligible for payment under the new bill - have notified the VA of their enrollment for the fall semester. Some 24,186 have been paid and about 27,000 are awaiting payment.

A number of factors are behind the delays: Some schools did not set their tuition until mid to late summer, which meant forms needed for payment weren't received until shortly before the start of school.

The time it takes to process each claim is also lengthened because an automated system is still being developed and won't be fully in place until December 2010. Meanwhile, it can take more

than an hour to process one claim by hand. The VA has hired 760 additional claims examiners to handle the increased workload.

U.S. Rep Harry Mitchell, the House sponsor of the Post 9/11 GI Bill, released a statement Thursday saying his office has been pressing the VA for an explanation of the delays.

"The VA has had more than a year to prepare for implementation of this law, it should be ready," Mitchell said in the statement. "Any delay in getting our veterans the benefits they earned and deserved is of urgent concern. The education that our veterans have been promised must not be delayed, not by a single semester."

Most universities are working with students by granting deferrals and, in some cases, issuing vouchers to cover the cost of books. But many veterans have taken out loans, billed credit cards, asked their parents for money, or dipped into savings as they wait for their claims to be processed.

"Veterans have to operate on the assumption that they're not going to get their benefits, because you can't count on that money being there," said Jason Lindsay, 27, an Army veteran who is studying to earn his master's degree in global security at John Hopkins University. "You have to have a backup plan."

Lindsay, who served in Kuwait and Iraq, opted to take out a \$10,000 loan with a 5.6 percent annual interest rate to cover his tuition, books and living expenses for the semester. By September, he still hadn't received any VA payments.

"We fought for our country," he said. "But then we get home and we have to fight for our benefits."

The VA has encouraged schools to be flexible, and many have made accommodations.

At the University of Maryland, veterans waiting for their GI benefits can place a hold on their tuition payment, which is typically due the same day they register for classes.

The school recently sent out a letter to veterans, many of whom were nervous about the delays.

"We want to be sure you understand that you may attend classes while we are waiting for payment to arrive," it read.

A similar arrangement was made at the University of South Florida in Tampa, where administrators allowed veterans to defer payment until the end of October, said Billie Joe Hamilton, the director of scholarship and financial aid.

The school has approximately 800 to 900 veterans, and tuition payments for just 40 or 50 have been received, she said. Hamilton said they will extend the deadline again if the payments haven't arrived.

Making veterans aware of their options is one of the challenges.

"In nearly every case, they're not aware that there's an opportunity for them to receive a deferment," said Jim Selbe, assistant vice president for lifelong learning at the American Council on Education.

"It's tough," he said of the situation universities are in. "They're facing incredible budgetary challenges and finding themselves feeling a sense of obligation to their veterans. And it's quite a challenge of how to figure out a way to defer their tuition while at the same time meet their own budgetary obligations.

"At the same time, it appears they're finding a way to do it," he said.

Brandon Krapf, an Iraq veteran and American University student, is among veterans turning to family for help. Krapf said he borrowed more than \$500 from his father to pay for books after the stipend he was expecting didn't arrive.

"Dad, you want my grades to tumble?" he told his father.

"He does not support me in the same sense that most college kids out of high school get support," Krapf, 27, said. "He doesn't have the money himself. He's retired Coast Guard himself and drives trucks and works ridiculous hours just for survival. And on top of that, has me coming to him."

Thomas, the Broward College student, is at an advantage: Because he earned a Purple Heart, his tuition is already covered by the state of Florida. Nevertheless, the stipends were planned income he did not receive. His wife is picking up extra shifts at her job, and a planned vacation with his family to Sea World has been scratched.

He said he calls every Monday, hoping to find out when his claim will be processed